



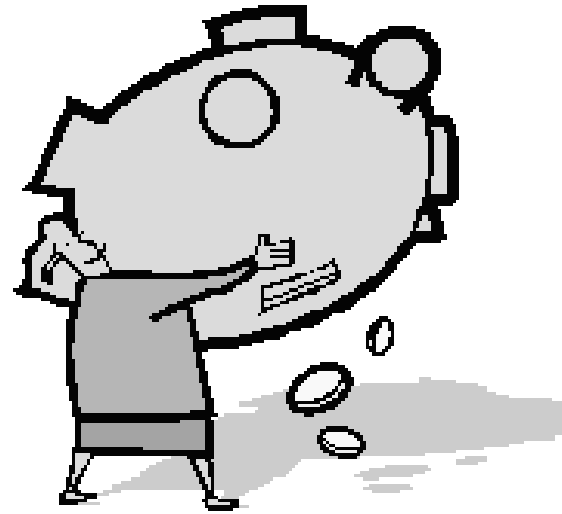
Winter 2003



KEEPING CHIP FAMILIES INFORMED

What's inside...

- † Legislative Update
- † Eyeglasses and Dental Explanation of Benefits
- † Kids Corner - Biome in a Baggie
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Legislative Update

CHIP may have stable funding

Initiative 146 was overwhelmingly passed by the voters in November 2002. I-146 mandated that money from the tobacco settlement be used for tobacco prevention, the Montana Comprehensive Health Association, and to fund the Children's Health Insurance Plan (CHIP). Governor Judy Martz' budget replaces CHIP's state general fund with tobacco settlement money. This is good news for CHIP because CHIP's funding will be more stable and less likely to be used for other purposes. Legislators are in the process of debating if this is the right use for Montana's tobacco settlement money.

Income Limits May Change

Senate Bill 314, sponsored by Senator Bea McCarthy of Anaconda, would raise the income levels for CHIP from the current 150% of the federal poverty level to 175%. That means a family of four could earn up to \$32,200 per year, up from \$27,600 the current income maximum for a family of four. SB 314 doesn't provide money to expand CHIP, but would give the Department of Public Health and Human Services the authority to raise the income levels for CHIP if other matching funds can be found.

Changes in age limits proposed

Some legislators want to eliminate older children from CHIP to allow more young children to be insured. An amendment to SB 314 makes age 17 the maximum age for CHIP, eliminating 18 year olds.

Contact your legislators

Be sure to contact your legislators to let them know how you feel about these proposed changes. You can check out our web page, www.chip.state.mt.us, where you will find a link to "List of Legislators" and a Legislative Map (scroll down beneath the picture on our home page). You can also call 406-444-4800 to leave a message for your legislators.



Eyeglasses and Dental Explanation of Benefits



We are now sending an Explanation of Benefits (EOB) to families whose children had eyeglasses and dental bills within the last month. Many of you have called to let us know that you like getting the EOB. We got some great questions too, so we thought we'd share them.

How much does CHIP pay for dental services?

We can pay up to \$350 per benefit year for each CHIP insured child. CHIP dentists also give your child a 15% discount. This can be as much as \$62 per benefit year. Because of this partnership, your child has coverage for dental services valued up to \$412 each benefit year.

Does the dentist give the 15% discount after my child reaches the yearly dental limit?

No. The discount is on the first \$412 of dental services in each benefit year. You are responsible for the full amount after your child reaches the yearly limit.

Does my child need to be enrolled in CHIP to have dental services covered until the end of the benefit year?

Yes. The benefit year for all CHIP children is October 1 - September 30. A child must be enrolled in CHIP in order to be covered during that time.



Biome In a Baggie

(<http://pbskids.org/zoom/sci/biomebag.html>)

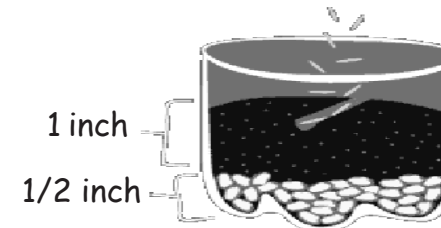
Materials Needed:

- 1 liter soda bottle, cut in half
- Gallon-size resealable storage bag
- Pebbles
- Potting soil
- Seeds - grass, beans, or whatever you have available
- Water

Instructions:

Check with a grown-up before you begin this. A Biome is an ecological community, like a rainforest, desert or prairie. Here's how to make a biome in a baggie.

1. Pour pebbles into the bottom half of the soda bottle. The pebbles should be about half an inch deep.
2. Then pour some potting soil over the pebbles. Your biome should have about twice as much soil as pebbles.
3. Now to plant the seeds. Make a trench down the center of the soil that's as deep as your finger nails.
4. Then sprinkle a pinch of seeds in the trench and cover it with soil.
5. Water the soil just until you see the water collect at the bottom of the pebbles.
6. Put your biome in a plastic bag and seal it.
7. You will not need to water your seeds again because the water will recycle itself. Put your biome in a sunny place and in about three to four days your plants should start growing. The cool thing about a biome in a baggie is that everything your plants need is there. They have water, nutrients from the soil, air from the bag, and make food from the sun's light.



Important Information



CHIP - Toll-Free
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